

2005 SEP 12 AM 10:33

September 7, 2005

Mr. John F. Carter, Director
FDIC
San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing to encourage you not to approve Walmart's application to open its own bank for the following reasons:

1. Mixing banking and commerce is a bad public policy
2. It is opposed by the Gramm-Leach-Bailey Act

Thank you for your consideration and assistance.

Very truly yours,

Diann McFarland

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